

# **MasterCard Worldwide**

## **U.S. and Interregional Interchange Rates**



**Rates and Criteria Effective as of October 2012**

# MasterCard U.S. and Interregional Interchange Rate Programs



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## **Introduction**

Financial institutions that provide card acceptance services to merchants are typically referred to as “acquirers.” Although MasterCard has no involvement in acquirer and merchant pricing policies or agreements, it is generally understood that interchange fees are one component of the Merchant Discount Rate (MDR) established by acquirers, which is paid by merchants to acquirers in consideration for card acceptance services.

MasterCard interchange rates are established by MasterCard, and are generally paid by acquirers to card issuers on purchase transactions conducted on MasterCard® cards. Interchange rates are only one of many cost components included in a MDR, and are a necessary and efficient method by which MasterCard maintains a strong and vibrant payments network. Setting interchange rates is a challenging proposition that involves an extremely delicate balance. If interchange rates are set too high, such that they lead to disproportionately high MDRs, merchants’ desire and demand for MasterCard acceptance will drop. If interchange rates are set too low, card issuers’ willingness to issue and promote MasterCard cards will drop, as will consumer demand for such cards. In response to these competitive forces, MasterCard strives to maximize the value of the MasterCard system, including the dollar volume spent on MasterCard cards, the number and types of MasterCard cards in circulation, and the number and types of merchants accepting MasterCard cards, by setting default interchange rates at levels that balance the benefits and costs to both cardholders and merchants.

Although MasterCard interchange rates have generally been available to merchants through requests to acquirers or other card acceptance service providers, MasterCard believes that providing easy access to our interchange rates will provide additional transparency to merchants. Accordingly, MasterCard is publishing interchange rates that apply to U.S.-merchants’ transactions, which include U.S. interchange rates (that is, the interchange rates that apply to transactions conducted on a U.S.-issued card at a U.S. merchant) and Interregional interchange rates (that is, the interchange rates that apply to transactions conducted on a non-U.S.-issued card at a U.S. merchant).

Two new Interchange programs that were added October 1, 2011 are valid for regulated transactions between the US Region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands, as per the Durbin Amendment.

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



MasterCard has included a Merchant Category Guide, as well as the key criteria associated with each interchange rate and a Glossary of Terms, to help merchants determine which of the many interchange rates may apply to their transactions. The interchange rate tables are organized by product type. Each interchange rate has a series of requirements, all of which must be satisfied in order for a transaction to qualify for that rate. The requirements include such factors as: merchant category; the time between authorization and clearing; the presence or absence of magnetic stripe data; the submission of enhanced transaction data; and a merchant's MasterCard sales and transaction volume. MasterCard systems ensure that all requirements are met when a transaction is submitted for a particular interchange rate. Merchants and acquirers should strive to meet all of the criteria necessary to qualify transactions for the rate(s) that are most advantageous to them.

MasterCard interchange rates are typically updated semiannually, and MasterCard will publish its interchange rates generally concurrent with each rate update. While we will endeavor to keep the rates and the related criteria in this document up to date, it is possible that this document will not be absolutely current in all regards. In the event of any discrepancy between the rates and the criteria found in this document and those rates and criteria MasterCard deems to be the official rates and criteria, the official rates and criteria will apply.

MasterCard is confident that this document provides merchants with the information needed to understand the interchange rates and structure and determine which rates may apply to their transactions. However, we also recognize that this information is being made available to a very diverse audience, with diverse needs and expectations. MasterCard encourages merchants to speak with their acquirer or other card acceptance service provider, if they have questions regarding any aspect of MasterCard interchange rates, acceptance of MasterCard cards, or their card acceptance agreement.

# MasterCard U.S. and Interregional Interchange Rate Programs



## Merchant Category Guide

The following table lists the Program Names of the U.S. interchange rates that generally apply to purchase transactions in each Merchant Classification. Merchants should identify the Merchant Classification most closely related to their line(s) of business, to determine which interchange rates may apply to their transactions. The rates and key criteria associated with each interchange rate can be found in the interchange rate tables, beginning on Page 10.

Merchant Classification	Interchange Rate Structure					
	Consumer Credit Core Value and Enhanced Value	Consumer Credit World	Consumer Credit World Elite and World High Value	Consumer Debit & Prepaid	MasterCard PIN Debit POS	Commercial-Debit and Credit
	See pages 10-34	See pages 35-46	See pages 47-72	See pages 73-86	See pages 87-89	See pages 90-103
Airline and Passenger Railway	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Public Sector	Standard T&E Public Sector	Standard Airline T&E T&E Large Ticket Public Sector	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Emerging Markets Regulated Rates (see pg 104)	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard T&E 1 T&E 2 T&E 3 Regulated Rates (see pg 104)
Cruise Line	Standard Full UCAF Merchant UCAF Merit 1 Lodging and Auto Rental	Standard T&E	Standard T&E T&E Large Ticket	Standard Full UCAF Merchant UCAF Merit 1 Lodging and Auto Rental Regulated Rates (see pg 104)	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1-3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 Regulated Rates (see pg 104)

# MasterCard U.S. and Interregional Interchange Rate Programs



The following table lists the Program Names of the U.S. interchange rates that generally apply to purchase transactions in each Merchant Classification. Merchants should identify the Merchant Classification most closely related to their line(s) of business, to determine which interchange rates may apply to their transactions. The rates and key criteria associated with each interchange rate can be found in the interchange rate tables, beginning on Page 10.

Merchant Classification	Interchange Rate Structure					
	Consumer Credit Core Value and Enhanced Value	Consumer Credit World	Consumer Credit World Elite and World High Value	Consumer Debit & Prepaid	MasterCard PIN Debit POS	Commercial-Debit and Credit
	See pages 10-34	See pages 35-46	See pages 47-72	See pages 73-86	See pages 87-89	See pages 90-103
Gas Stations and Convenience Stores	Standard Convenience Purchases Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Petroleum	Standard Convenience Purchases Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Petroleum	Standard Convenience Purchases Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Petroleum	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Petroleum- CAT/AFD Petroleum –Service Stations Small Ticket Regulated Rates (see pg 104)	Convenience Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1 Data Rate 2 Petroleum Data Rate 3 Face-to-Face Petroleum Large Ticket 1-3 Large Ticket MPG 1-3 Regulated Rates (see pg 104)
Government	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Public Sector	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Public Sector	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Public Sector	Standard Emerging Markets Full UCAF Merchant UCAF Merit 1 Merit 3 Regulated Rates (see pg 104)	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1-3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 Regulated Rates (see pg 104)
Lodging and Vehicle Rental	Standard Full UCAF Merchant UCAF Merit 1 Lodging and Auto Rental	Standard T&E	Standard T&E T&E Large Ticket	Standard Full UCAF Merchant UCAF Merit 1 Lodging and Auto Rental Regulated Rates (see pg 104)	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard T&E 1-3 Regulated Rates (see pg 104)

# MasterCard U.S. and Interregional Interchange Rate Programs



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Merchant Classification	Interchange Rate Structure					
	Consumer Credit Core Value and Enhanced Value	Consumer Credit World	Consumer Credit World Elite and World High Value	Consumer Debit & Prepaid	MasterCard PIN Debit POS	Commercial-Debit and Credit
	See pages 10-34	See pages 35-46	See pages 47-72	See pages 73-86	See pages 87-89	See pages 90-103
Restaurant	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3	Standard Convenience Purchases Restaurant T&E	Standard Convenience Purchases Restaurant T&E T&E Large Ticket	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Restaurant Small Ticket Regulated Rates (see pg 104))	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1-3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 T&E 1 Regulated Rates (see pg 104)
Retail/Services	Standard Convenience Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3	Standard Convenience Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3	Standard Convenience Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3	Standard Emerging Markets Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Small Ticket Regulated Rates (see pg 104)	All Other Convenience Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1-3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 Regulated Rates (see pg 104)



# MasterCard U.S. and Interregional Interchange Rate Programs



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Merchant Classification	Interchange Rate Structure					
	Consumer Credit Core Value and Enhanced Value	Consumer Credit World	Consumer Credit World Elite and World High Value	Consumer Debit & Prepaid	MasterCard PIN Debit POS	Commercial-Debit and Credit
	See pages 10-34	See pages 35-46	See pages 47-72	See pages 73-86	See pages 87-89	See pages 90-103
Supermarket/ Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Supermarket Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Supermarket Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Supermarket Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3 Supermarket Warehouse Regulated Rates (see pg 104)	Supermarket/Warehouse Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1-3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 Warehouse Regulated Rates (see pg 104)
Transportation and Tolls	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Public Sector	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Public Sector	Standard Full UCAF Key-Entered Merchant UCAF Merit 1 Merit 3	Standard Emerging Markets Full UCAF Merchant UCAF Merit 1 Merit 3 Small Ticket Regulated Rates (see pg 104)	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1-3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 Regulated Rates (see pg 104)

# MasterCard U.S. and Interregional Interchange Rate Programs



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Merchant Classification	Interchange Rate Structure					
	Consumer Credit Core Value and Enhanced Value	Consumer Credit World	Consumer Credit World Elite and World High Value	Consumer Debit & Prepaid	MasterCard PIN Debit POS	Commercial-Debit and Credit
	See pages 10-34	See pages 35-46	See pages 47-72	See pages 73-86	See pages 87-89	See pages 90-103
Travel Agencies	Standard Full UCAF Merchant UCAF Merit 1 Merit 3	Standard T&E	Standard T&E T&E Large Ticket	Standard Full UCAF Merchant UCAF Merit 1 Merit 3 Regulated Rates (see pg 104)	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1-3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 Regulated Rates (see pg 104)
Utilities	Standard Utilities	Standard Utilities	Standard Utilities	Standard Utilities Regulated Rates (see pg 104)	All Other Regulated POS Debit Reg.POS Debit w/ Fraud Adj.	Standard Data Rate 1 Data Rate 2 Data Rate 3 Face-to-Face Large Ticket 1-3 Large Ticket MPG 1-3 Utilities Regulated Rates (see pg 104)

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interchange Rate Tables

### U.S. Interchange Rates

#### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit Core Value Convenience Purchases Base	1.90% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit Core Value Convenience Purchases Tier One	1.35% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Full UCAF	1.68% + USD 0.10	All except Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), Lodging (3501-3999 or 7011), and Cruise (4411).	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer T&E categories require enhanced data
Consumer Credit Core Value Key-Entered	1.89% + USD 0.10	Retail and Restaurant (5812, 5813, 5814)	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Credit Core Value Merchant UCAF	1.58% + USD 0.10	All except Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), Lodging (3501-3999 or 7011), and Cruise (4411).	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant T&E categories require enhanced data
Consumer Credit Core Value Merit 1	1.89% + USD 0.10	All except Utilities (4900)	3	N/A for Restaurant, Bar, Fast Food, Limo/Taxi and non face-to face txns. 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Merit 1 - Insurance	1.43% + USD 0.05	Insurance (5960, 6300)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit Core Value Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit Core Value Merit 3—Base	1.58% + USD 0.10	All except Service Stations (5541), Automated Fuel Dispenser (5542), Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar, Fast Food, and Limo/Taxi 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Merit 3—Tier 1	1.43% + USD 0.10	All except Service Stations (5541) and Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 1.8 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Merit 3—Tier 2	1.48% + USD 0.10	All except Service Stations (5541) and Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Merit 3—Tier 3	1.55% + USD 0.10	All except Service Stations (5541), Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit Core Value Passenger Transport	1.75% + USD 0.10	Airline (3000-3299, 4511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Petroleum	1.90% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A
Consumer Credit Core Value Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation—Commuter (4111), Passenger Railway (4112), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	Passenger Railway category requires enhanced data
Consumer Credit Core Value Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction Merchant registration required The transaction <u>must not</u> be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Supermarket—Base	1.48% + USD 0.10	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Credit Core Value Supermarket—Tier 1	1.07% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 6 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Supermarket—Tier 2	1.15% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Supermarket—Tier 3	1.22% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit Core Value Lodging and Auto Rental	1.58% + USD 0.10	Lodging, Vehicle Rental and Cruise Line MCCs	2	N/A	Electronic authorization required Magnetic stripe data not required	Lodging and Vehicle Rental categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Utilities	0.00% + USD 0.65 <u>Commercial Business &amp; Business World</u> 0.00% + USD 1.50	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	Commercial Business and Business World products can qualify
Consumer Credit Core Value Warehouse—Base	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Commercial products can qualify

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Warehouse—Tier 1	0.60% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Commercial products can qualify Requires at least USD 3.0 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit Refund Group 2	2.09% + USD 0.00	MO/TO, Utilities and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Restaurants/Bars and Airline	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport and Vehicle Rental	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash, Food Stores/Warehouse and Lodging	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Standard	2.95% + USD 0.10	All	N/A	N/A	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit Enhanced Value Convenience Purchases Base	1.90% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit Enhanced Value Convenience Purchases Tier One	1.35% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit Enhanced Value Full UCAF	1.83% + USD 0.10	All except Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), Lodging (3501-3999 or 7011), and Cruise (4411).	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer T&E categories require enhanced data



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Key-Entered	2.04% + USD 0.10	Retail and Restaurant (5812, 5813, 5814)	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Credit Enhanced Value Merchant UCAF	1.73% + USD 0.10	All except Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), Lodging (3501-3999 or 7011), and Cruise (4411).	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant T&E categories require enhanced data
Consumer Credit Enhanced Value Merit 1	2.04% + USD 0.10	All except Utilities (4900)	3	N/A for Restaurant, Bar, Fast Food, Limo/Taxi and non face-to face txns. 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data
Consumer Credit Enhanced Value Merit 1 - Insurance	1.43% + USD 0.05	Insurance (5960, 6300)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit Enhanced Value Merit 3—Base	1.73% + USD 0.10	All except Service Stations (5541), Automated Fuel Dispenser (5542), Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar, Fast Food, and Limo/Taxi 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Merit 3—Tier 1	1.43% + USD 0.10	All except Service Stations (5541) and Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Merit 3—Tier 2	1.48% + USD 0.10	All except Service Stations (5541) and Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Merit 3—Tier 3	1.55% + USD 0.10	All except Service Stations (5541) and Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit Enhanced Value Passenger Transport	1.90% + USD 0.10	Airline (3000-3299, 4511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Petroleum	1.90% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A
Consumer Credit Enhanced Value Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation—Commuter (4111), Passenger Railway (4112), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	Passenger Railway category requires enhanced data
Consumer Credit Enhanced Value Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction Merchant registration required The transaction <u>must not</u> be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Supermarket—Base	1.48% + USD 0.10	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Credit Enhanced Value Supermarket—Tier 1	1.07% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 6 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Supermarket—Tier 2	1.15% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Supermarket—Tier 3	1.22% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit Enhanced Value Lodging and Auto Rental	1.80% + USD 0.10	Lodging, Vehicle Rental and Cruise Line MCCs	2	N/A	Electronic authorization required Magnetic stripe data not required	Lodging and Vehicle Rental categories require enhanced data
Consumer Credit Enhanced Value Utilities	0.00% + USD 0.65	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Enhanced Value Warehouse—Base	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required
Consumer Credit Enhanced Value Warehouse—Tier 1	0.60% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Requires at least USD 3.0 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit Refund Group 2	2.09% + USD 0.00	MO/TO, Utilities and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Restaurants/Bars and Airline	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport and Vehicle Rental	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash, Food Stores/Warehouse and Lodging	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit World Convenience Purchases	2.00% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit World Convenience Purchases Tier One	1.45% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit World Full UCAF	1.87% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812, 5813, 5814) and Utilities (4900)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Key-Entered	2.05% + USD 0.10	Retail and Restaurant (5813, 5814)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Credit World Merchant UCAF	1.77% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812, 5813, 5814) and Utilities (4900)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant
Consumer Credit World Merit 1	2.05% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Utilities (4900)	3	N/A for Restaurant, Bar, Fast Food, Limo/Taxi and non face-to face txns. 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Merit 1 - Insurance	1.43% + USD 0.05	Insurance (5960, 6300)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Merit 3—Base	1.77% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	2	N/A for Restaurant, Bar, Fast Food, and Limo/Taxi 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Merit 3—Tier 1	1.53% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Merit 3—Tier 2	1.58% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Merit 3—Tier 3	1.65% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World Petroleum	2.00% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation – Commuter (4111), Passenger Railway (4112), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	Passenger Railway category requires enhanced data
Consumer Credit World Restaurant	1.73% + USD 0.10	Restaurant (5812)	2	N/A	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Transaction amount must be equal to or less than USD 60
Consumer Credit World Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction Merchant registration required The transaction <u>must not</u> be face-to-face
Consumer Credit World Supermarket—Base	1.58% + USD 0.10	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Supermarket—Tier 1	1.07% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 6 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Supermarket—Tier 2	1.25% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Supermarket—Tier 3	1.32% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World T&E	2.30% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Airline, Lodging and Vehicle Rental categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Utilities	0.00% + USD 0.65	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	
Consumer Credit World Warehouse—Base	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required
Consumer Credit World Warehouse—Tier 1	0.60% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Requires at least USD 3.0 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Refund Group 1	2.42% + USD 0.00	Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812) and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Refund Group 2	2.09% + USD 0.00	MO/TO and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Fast Food and Bars	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport [except Passenger Railways (4112) and Cruise Lines (4411)]	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash and Food Stores/Warehouse	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Standard	3.25% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit World High Value Airline	2.30% + USD 0.10	Airline (3000-3299, 4511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Requires enhanced data
Consumer Credit World High Value Convenience Purchases Base	2.00% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit World High Value Convenience Purchases Tier 1	1.60% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Full UCAF	2.30% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812, 5813, 5814) and Utilities (4900)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer
Consumer Credit World High Value Key-Entered	2.50% + USD 0.10	Retail and Restaurant (5813, 5814)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Credit World High Value Merchant UCAF	2.20% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812, 5813, 5814) and Utilities (4900)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Merit 1	2.50% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Utilities (4900)	3	N/A for Restaurant, Bar, Fast Food, Limo/Taxi and non face-to face txns. 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World High Value Merit 1 - Insurance	2.20% + USD 0.10	Insurance (5960, 6300)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World High Value Merit 1 – Real Estate	2.20% + USD 0.10	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World High Value Merit 3—Base	2.20% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	2	N/A for Restaurant, Bar, Fast Food, and Limo/Taxi 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Merit 3—Tier 1	2.05% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Merit 3—Tier 2	2.10% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Merit 3—Tier 3	2.15% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World High Value Petroleum	2.00% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation – Commuter (4111), Passenger Railway (4112), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	Passenger Railway category requires enhanced data
Consumer Credit World High Value Restaurant	2.20% + USD 0.10	Restaurant (5812)	2	N/A	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Transaction amount must be equal to or less than USD 60
Consumer Credit World High Value Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction Merchant registration required The transaction <u>must not</u> be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Supermarket - Base	1.90% + USD 0.10	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Credit World High Value Supermarket—Tier 1	1.07% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 6 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Supermarket—Tier 2	1.25% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Supermarket—Tier 3	1.32% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World High Value T&E	2.75% + USD 0.10	Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Lodging and Vehicle Rental categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value T&E Large Ticket	2.00% + USD 0.00	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Airline, Lodging and Vehicle Rental categories require enhanced data Transaction amount must be equal to or greater than USD 2,500
Consumer Credit World High Value Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	
Consumer Credit World High Value Warehouse – Base	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Warehouse – Tier 1	0.60% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Requires at least USD 3.0 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World High Value Refund Group 1	2.42% + USD 0.00	Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812) and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World High Value Refund Group 2	2.09% + USD 0.00	MO/TO and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World High Value Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Fast Food and Bars	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World High Value Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting – Toy Stores, Discount Stores, Clothing Stores, Other Transport [except Passenger Railways (4112) and Cruise Lines (4411)]	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World High Value Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash and Food Stores/Warehouse	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Standard	3.25% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit World Elite Airline	2.30% + USD 0.10	Airline (3000-3299, 4511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Requires enhanced data
Consumer Credit World Elite Convenience Purchases Base	2.00% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit World Elite Convenience Purchases Tier One	1.60% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499), Variety Stores (5331) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Full UCAF	2.30% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812, 5813, 5814) and Utilities (4900)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer
Consumer Credit World Elite Key-Entered	2.50% + USD 0.10	Retail and Restaurant (5813, 5814)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Credit World Elite Merchant UCAF	2.20% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812, 5813, 5814) and Utilities (4900)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Merit 1	2.50% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Utilities (4900)	3	N/A for Restaurant, Bar, Fast Food, Limo/Taxi and non face-to face txns. 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Elite Merit 1 - Insurance	2.20% + USD 0.10	Insurance (5960, 6300)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Elite Merit 1 – Real Estate	2.20% + USD 0.10	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Elite Merit 3—Base	2.20% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Merit 3—Tier 1	2.05% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Merit 3—Tier 2	2.10% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Merit 3—Tier 3	2.15% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World Elite Petroleum	2.00% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation – Commuter (4111), Passenger Railway (4112), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	Passenger Railway category requires enhanced data
Consumer Credit World Elite Restaurant	2.20% + USD 0.10	Restaurant (5812)	2	N/A	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Transaction amount must be equal to or less than USD 60
Consumer Credit World Elite Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction Merchant registration required The transaction <u>must not</u> be face-to-face
Consumer Credit World Elite Supermarket - Base	1.90% + USD 0.10	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Supermarket—Tier 1	1.07% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 6 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Supermarket—Tier 2	1.25% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Supermarket—Tier 3	1.32% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World Elite T&E	2.75% + USD 0.10	Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Lodging and Vehicle Rental categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite T&E Large Ticket	2.00% + USD 0.00	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Airline, Lodging and Vehicle Rental categories require enhanced data Transaction amount must be equal to or greater than USD 2,500
Consumer Credit World Elite Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	
Consumer Credit World Elite Warehouse – Base	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Warehouse – Tier 1	0.60% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Requires at least USD 3.0 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Credit World Elite Refund Group 1	2.42% + USD 0.00	Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812) and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Refund Group 2	2.09% + USD 0.00	MO/TO and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Elite Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Fast Food and Bars	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Elite Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting – Toy Stores, Discount Stores, Clothing Stores, Other Transport [except Passenger Railways (4112) and Cruise Lines (4411)]	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Elite Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash and Food Stores/Warehouse	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Standard	1.90% + USD 0.25	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Debit Emerging Markets	0.80% + USD 0.25	Government (9211, 9222, 9223, 9311, 9399), Cable (4899), Education (8211, 8220, 8299), Insurance Services (5960, 6300), Transportation – Commuter (4111), Passenger Railway (4112), Bridge and Road Fee, Tolls (4784) and Postal Services—Government only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	Passenger Railway category requires enhanced data
Consumer Debit Full UCAF	1.15% + USD 0.15	All except Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), Lodging (3501-3999 or 7011), Cruise (4411), Direct Marketing – Insurance Services (5960) and Insurance Sales (6300)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer T&E categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Key-Entered	<u>Consumer Debit</u> 1.60% + USD 0.15 <u>Consumer Prepaid</u> 1.76% + USD 0.20	Retail and Restaurant (5812, 5813, 5814)	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Debit Merchant UCAF	1.05% + USD 0.15	All except Utilities (4900), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), Lodging (3501-3999 or 7011), and Cruise (4411), Direct Marketing – Insurance Services (5960), Insurance Sales (6300) and Real Estate (6513)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant T&E categories require enhanced data
Consumer Debit Merit 1	<u>Consumer Debit</u> 1.60% + USD 0.15 <u>Consumer Prepaid</u> 1.76% + USD 0.20	All except Utilities (4900), Direct Marketing – Insurance Services (5960) and Insurance Sales (6300)	3	N/A for Restaurant, Bar, Fast Food, Limo/Taxi and non face-to face txns. 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Debit Merit 3—Base	1.05% + USD 0.15	All except Automated Fuel Dispenser (5542), Utilities (4900), Insurance Sales (6300), Real Estate (6513), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011)..	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data
Consumer Debit Merit 3—Tier 1	0.70% + USD 0.15	All except Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least 750 million USD volume processed through GCMS that qualified for any Consumer Debit Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Merit 3—Tier 2	0.83% + USD 0.15	All except Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least 500 million USD volume processed through GCMS that qualified for any Consumer Debit Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Merit 3—Tier 3	0.95% + USD 0.15	All except Automated Fuel Dispenser (5542), Automobile/Vehicle Rental (3351-3500, 7512, 7513, or 7519), and Lodging (3501-3999 or 7011).	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Only retail and restaurant MCCs may qualify. Requires at least 250 million USD volume processed through GCMS that qualified for any Consumer Debit Merit 3 rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Debit Passenger Transport	1.60% + USD 0.15	Airline (3000-3299, 4511)	9	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Consumer Debit Petroleum—CAT/AFD	0.70% + USD 0.17 (USD 0.95 maximum)	Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required	Card and cardholder must be present at the time of the transaction

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Petroleum—Service Stations	0.70% + USD 0.17 (USD 0.95 maximum)	Service Stations (5541)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A
Consumer Debit Restaurant	1.19% + USD 0.10	Restaurants (5812) and Fast Food Restaurants (5814)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	The transaction must be face-to-face
Consumer Debit Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction Merchant registration required The transaction <u>must not</u> be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Small Ticket	1.55% + USD 0.04	Transportation (4111), Limousines & Taxi (4121), Bus Lines (4131), Bridges and Road Fees, Toll (4784), Misc. Food Stores/ Convenience (5499), Restaurants (5812), Fast Food Restaurants (5814), News Dealers and Newsstands (5994), Laundry (7211), Dry Cleaners (7216), Quick Copy, Reproduction Services (7338), Parking Lots & Garages (7523), Car Washes (7542), Motions Picture Theaters (7832), Video Rental (7841) and Postal Services-Government Only (9402)	2	N/A for Restaurant and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	Transaction amount must be equal to or less than USD 15



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Small Ticket Tier 1	1.30% + USD 0.03	Transportation (4111), Limousines & Taxi (4121), Bus Lines (4131), Bridges and Road Fees, Toll (4784), Misc. Food Stores/ Convenience (5499), Restaurants (5812), Fast Food Restaurants (5814), News Dealers and Newsstands (5994), Laundry (7211), Dry Cleaners (7216), Quick Copy, Reproduction Services (7338), Parking Lots & Garages (7523), Car Washes (7542), Motions Picture Theaters (7832), Video Rental (7841) and Postal Services-Government Only (9402)	2	N/A for Restaurant and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	Transaction amount must be equal to or less than USD 15  Requires at least 100 million transactions processed through GCMS in Oct'10-Sept'11 that qualified for Consumer Debit Small Ticket  Requires a MasterCard approved and assigned Merchant ID
Consumer Debit Supermarket—Base	1.05% + USD 0.15 (USD 0.35 maximum)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Supermarket—Tier 1	0.70% + USD 0.15 (USD 0.35 maximum)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least 750 million USD volume processed through GCMS that qualified for any Consumer Debit Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Debit Supermarket—Tier 2	0.83% + USD 0.15 (USD 0.35 maximum)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least 500 million USD volume processed through GCMS that qualified for any Consumer Debit Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Supermarket—Tier 3	0.95% + USD 0.15 (USD 0.35 maximum)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least 250 million USD volume processed through GCMS that qualified for any Consumer Debit Supermarket rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Debit Lodging and Auto Rental	1.15% + USD 0.15	Lodging, Vehicle Rental and Cruise Line MCCs	2	N/A	Electronic authorization required Magnetic stripe data not required	Lodging and Vehicle Rental categories require enhanced data
Consumer Debit Utilities	<u>Consumer Debit</u> USD 0.45 <u>Consumer Prepaid</u> USD 0.65	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Warehouse—Base	1.05% + USD 0.15 (USD 0.35 maximum)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face
Consumer Debit Warehouse—Tier 1	0.70% + USD 0.15 (USD 0.35 maximum)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least 750 million USD volume processed through GCMS that qualified for any Consumer Debit Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Warehouse—Tier 2	0.83% + USD 0.15 (USD 0.35 maximum)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 500 million USD volume processed through GCMS that qualified for any Consumer Debit Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Warehouse—Tier 3	0.95% + USD 0.15 (USD 0.35 maximum)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least 250 million USD volume processed through GCMS that qualified for any Consumer Debit Warehouse rate in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Consumer Debit Cash Back at POS	0.00% + USD 0.00	N/A	N/A	N/A	N/A	Applies to the cash-back amount provided as part of a face-to-face purchase transaction
Consumer Debit Refund Group 1	1.72% + USD 0.00	All except Airline or Passenger Railway	N/A	N/A	Authorization not required Magnetic stripe data not required	Transaction must be non face-to-face Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit & Prepaid Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Refund Group 2	1.68% + USD 0.00	Airline and Passenger Railway	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Debit Refund Group 3	1.40% + USD 0.00	All except Airline, Passenger Railway, and MO/TO.	N/A	N/A	Authorization not required Magnetic stripe data not required	Transaction must be face-to-face Payable to the acquirer from the issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard PIN Debit POS Cards

The following MasterCard PIN Debit POS interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard PIN Debit POS cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
MasterCard PIN Debit POS Convenience—Base	0.75% + USD 0.17 (USD 0.95 maximum)	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A
MasterCard PIN Debit POS Convenience—Tier 1	0.75% + USD 0.17 (USD 0.95 maximum)	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 25 million MasterCard Pin Debit POS transactions settled through MDS in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
MasterCard PIN Debit POS Convenience—Tier 2	0.75% + USD 0.17 (USD 0.95 maximum)	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 9 million MasterCard Pin Debit POS transactions settled through MDS in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
MasterCard PIN Debit POS Supermarket/ Warehouse—Base	1.05% + USD 0.15 (USD 0.35 maximum)	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard PIN Debit POS Cards

The following MasterCard PIN Debit POS interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard PIN Debit POS cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
MasterCard PIN Debit POS Supermarket/ Warehouse—Tier 1	0.00% + USD 0.18	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 25 million MasterCard Pin Debit POS transactions settled through MDS in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
MasterCard PIN Debit POS Supermarket/ Warehouse—Tier 2	0.00% + USD 0.23	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 9 million MasterCard Pin Debit POS transactions settled through MDS in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
MasterCard PIN Debit POS All Other—Base	0.90% + USD 0.15	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A
MasterCard PIN Debit POS All Other—Tier 1	0.50% + USD 0.08 (USD 0.50 maximum)	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 25 million MasterCard Pin Debit POS transactions settled through MDS in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard PIN Debit POS Cards

The following MasterCard PIN Debit POS interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard PIN Debit POS cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
MasterCard PIN Debit POS All Other—Tier 2	0.60% + USD 0.12 (USD 0.65 maximum)	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 9 million MasterCard Pin Debit POS transactions settled through MDS in Oct'10-Sept'11  Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Commercial Data Rate 1	2.65% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial Data Rate 2	<u>BusinessCard</u> 2.20% + USD 0.10 <u>Corporate Card and Purchasing Card</u> 2.10% + USD 0.10 <u>Fleet Card</u> 2.50% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Data Rate 2 Petroleum	2.05% + USD 0.10	Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial Data Rate 3	<u>Corporate Card and Purchasing Card</u> 1.90% + USD 0.10 <u>All Other</u> 1.80% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial Face-to-Face	<u>BusinessCard</u> 2.20% + USD 0.10 <u>Corporate Card and Purchasing Card</u> 2.10% + USD 0.10 <u>Fleet Card</u> 2.50% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Face-to-Face Petroleum	<u>Fleet Cards</u> n/a <u>All Other</u> 2.05% + USD 0.10	Marinas (4468), Service Stations (5541), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	2	N/A for Service Stations 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required
Commercial Large Ticket 1	<u>Business and Fleet</u> 1.25% + USD 40.00 <u>Corporate and Purchasing</u> 1.35% + USD 40.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 7,255
Commercial Large Ticket 2	<u>Business and Fleet</u> 1.25% + USD 40.00 <u>Corporate and Purchasing</u> 1.35% + USD 40.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 25,000
Commercial Large Ticket 3	<u>Business and Fleet</u> 1.25% + USD 40.00 <u>Corporate and Purchasing</u> 1.35% + USD 40.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 100,000

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Large Ticket 1 MPG	1.20% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 7,255 Transaction must be processed through the MPG
Commercial Large Ticket 2 MPG	0.90% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 25,000 Transaction must be processed through the MPG
Commercial Large Ticket 3 MPG	0.70% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 100,000 Transaction must be processed through the MPG

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Supermarket	1.07% + USD 0.05	Supermarket 5411	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required Requires at least USD 750 million in combined Commercial volume processed through GCMS with the Supermarket MCC 5411 in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID
Commercial T&E 1	<u>BusinessCard and Corporate Card</u> 2.50% + USD 0.00 <u>Purchasing Card</u> 2.65% + USD 0.00 <u>Fleet Card</u> 2.70% + USD 0.00	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial T&E 2	<u>BusinessCard and Corporate Card</u> 2.35% + USD 0.10 <u>Purchasing Card</u> 2.50% + USD 0.10 <u>Fleet Card</u> 2.55% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial T&E 3	<u>BusinessCard and Corporate Card</u> 2.30% + USD 0.10 <u>Purchasing Card</u> 2.45% + USD 0.10 <u>Fleet Card</u> 2.50% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial Utilities	<u>Business Card</u> 0.00% + USD 1.50 <u>All Others</u> n/a	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Warehouse Base and Tier 1	<u>Base</u> 0.90% + 0.00 <u>Tier 1</u> 0.60% + 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	This is a Consumer rate that Commercial products can qualify. See Consumer rates for additional qualifying and Criteria Notes.
Commercial Refund Group 1	2.37% + USD 0.00	Quasi Cash, Other Transport, Food Stores—Warehouse, Discount Stores, Drug Stores, Recreation, Restaurants/Bars and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer Refund 1-4 exclude the regulated transactions
Commercial Refund Group 2	2.30% + USD 0.00	Vehicle Rental, Lodging, Sporting—Toy Stores, Clothing Stores, Vehicles, Education, Repair Shops and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer Refund 1-4 exclude the regulated transactions
Commercial Refund Group 3	2.21% + USD 0.00	Airline, Other Retail, Health Care, Professional Services, Other Services, Hardware and MO/TO	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer Refund 1-4 exclude the regulated transactions
Commercial Refund Group 4	2.16% + USD 0.00	Department Stores, Electric-Appliances, Gas Stations and Interior Furnishings	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer Refund 1-4 exclude the regulated transactions

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Business Enhanced, Business World and Business World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business Enhanced, Business World and Business World Elite cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Standard	<u>Business Enhanced</u> 3.07% + USD 0.10 <u>Business World</u> 3.12% + USD 0.10 <u>Bus. World Elite</u> 3.17% + USD 0.10	All	N/A	N/A	Authorization not required  Magnetic stripe data not required	N/A
Commercial Data Rate 1	<u>Business Enhanced</u> 2.77% + USD 0.10 <u>Business World</u> 2.82% + USD 0.10 <u>Bus. World Elite</u> 2.87% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	3	N/A	Electronic authorization required  Magnetic stripe data not required	Enhanced data required
Commercial Data Rate 2	<u>Business Enhanced</u> 2.32% + USD 0.10 <u>Business World</u> 2.37% + USD 0.10 <u>Bus. World Elite</u> 2.42% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required  Magnetic stripe data not required	Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Data Rate 2 Petroleum	<u>Business Enhanced</u> 2.17% + USD 0.10 <u>Business World</u> 2.22% + USD 0.10 <u>Bus. World Elite</u> 2.27% + USD 0.10	Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial Data Rate 3	<u>Business Enhanced</u> 1.92% + USD 0.10 <u>Business World</u> 1.97% + USD 0.10 <u>Bus. World Elite</u> 2.02% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Face-to-Face	<u>Business Enhanced</u> 2.32% + USD 0.10 <u>Business World</u> 2.37% + USD 0.10 <u>Bus. World Elite</u> 2.42% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required
Commercial Face-to-Face Petroleum	<u>Business Enhanced</u> 2.17% + USD 0.10 <u>Business World</u> 2.22% + USD 0.10 <u>Bus. World Elite</u> 2.27% + USD 0.10	Marinas (4468), Service Stations (5541), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	2	N/A for Service Stations 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required
Commercial Large Ticket 1	<u>Business Enhanced</u> 1.37% + USD 40.00 <u>Business World</u> 1.42% + USD 40.00 <u>Bus. World Elite</u> 1.47% + USD 40.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 7,255

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Large Ticket 2	<u>Business Enhanced</u> 1.37% + USD 40.00 <u>Business World</u> 1.42% + USD 40.00 <u>Bus. World Elite</u> 1.47% + USD 40.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 25,000
Commercial Large Ticket 3	<u>Business Enhanced</u> 1.37% + USD 40.00 <u>Business World</u> 1.42% + USD 40.00 <u>Bus. World Elite</u> 1.47% + USD 40.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 100,000
Commercial Large Ticket 1 MPG	1.20% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 7,255 Transaction must be processed through the MPG
Commercial Large Ticket 2 MPG	0.90% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 25,000 Transaction must be processed through the MPG

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Large Ticket 3 MPG	0.70% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required Transaction amount must be greater than USD 100,000 Transaction must be processed through the MPG
Commercial Supermarket	1.07% + USD 0.05	Supermarket 5411	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required Requires at least USD 750 million in combined Commercial volume processed through GCMS with the Supermarket MCC 5411 in Oct'10-Sept'11 Requires a MasterCard approved and assigned Merchant ID

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial T&E 1	<u>Business Enhanced</u> 2.62% + USD 0.10 <u>Business World</u> 2.67% + USD 0.10 <u>Bus. World Elite</u> 2.72% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data
Commercial T&E 2	<u>Business Enhanced</u> 2.47% + USD 0.10 <u>Business World</u> 2.52% + USD 0.10 <u>Bus. World Elite</u> 2.57% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial T&E 3	<u>Business Enhanced</u> 2.42% + USD 0.10 <u>Business World</u> 2.47% + USD 0.10 <u>Bus. World Elite</u> 2.52% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required
Commercial Utilities	0.00% + USD 1.50	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Purchasing, and Fleet Card.

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet cards issued in the U.S

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Warehouse Base and Tier 1	<u>Base</u> 0.90% + 0.00 <u>Tier 1</u> 0.60% + 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	This is a Consumer rate that Commercial products can qualify. See Consumer rates for additional qualifying and Criteria Notes.
Commercial Refund Group 1	2.37% + USD 0.00	Quasi Cash, Other Transport, Food Stores—Warehouse, Discount Stores, Drug Stores, Recreation, Restaurants/Bars and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Commercial Refund Group 2	2.30% + USD 0.00	Vehicle Rental, Lodging, Sporting—Toy Stores, Clothing Stores, Vehicles, Education, Repair Shops and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Commercial Refund Group 3	2.21% + USD 0.00	Airline, Other Retail, Health Care, Professional Services, Other Services, Hardware and MO/TO	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Commercial Refund Group 4	2.16% + USD 0.00	Department Stores, Electric-Appliances, Gas Stations and Interior Furnishings	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Regulated Rates – Debit and Prepaid

The following regulated debit/prepaid card interchange rate programs are for all Consumer and Commercial debit and prepaid transactions from issuers that are regulated per the Durbin Amendment. When an issuer and/or its prepaid account ranges are identified as regulated, these transactions will only be able to qualify for the following IRDs.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Regulated POS Debit	0.05% + USD 0.21	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Regulated POS Debit with Fraud Adjustment	0.05% + USD 0.22	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Regulated POS Debit Small Ticket	0.05% + USD 0.21	Fast Food Restaurants and Video Entertainment Rental Stores	N/A	N/A	Authorization not required Magnetic stripe data not required	Transaction amount must be equal to or less than USD 10 Only Signature txns qualify
Consumer Debit Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + USD 0.22	Fast Food Restaurants and Video Entertainment Rental Stores	N/A	N/A	Authorization not required Magnetic stripe data not required	Transaction amount must be equal to or less than USD 10 Only Signature txns qualify

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Consumer Cards

The following interregional consumer interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard consumer cards issued outside the U.S., excluding the consumer premium and consumer super premium card products referred to on pages 119 – 122.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Standard	1.60% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Electronic	1.10% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	N/A for Restaurant, Bar, Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Full UCAF	1.54% + USD 0.00	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer
Consumer Merchant UCAF	1.44% + USD 0.00	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Consumer Premium Cards

The following interregional consumer premium interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard consumer premium cards issued outside the U.S., including: Platinum MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa, Latin America/Caribbean region or Europe region), Debit Platinum MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa, Latin America/Caribbean region or Europe region), Titanium MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa, Latin America/Caribbean region, Canada region or Europe region), World MasterCard® Card (issued in the Canada region and Latin America/Caribbean region), and World Elite MasterCard® Card (issued in the Canada region). Transactions initiated with a Platinum MasterCard® Card or a Debit Platinum MasterCard® Card issued in the Canada region qualify for the Consumer interchange rate programs (see pages 117 – 118).

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Premium Standard	1.85% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Premium Electronic	1.85% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	N/A for Restaurant, Bar, Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Premium Full UCAF	1.85% + USD 0.00	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Consumer Premium Cards

The following interregional consumer premium interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard consumer premium cards issued outside the U.S., including: Platinum MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa, Latin America/Caribbean region or Europe region), Debit Platinum MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa, Latin America/Caribbean region or Europe region), Titanium MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa, Latin America/Caribbean region, Canada region or Europe region), World MasterCard® Card (issued in the Canada region and Latin America/Caribbean region), and World Elite MasterCard® Card (issued in the Canada region). Transactions initiated with a Platinum MasterCard® Card or a Debit Platinum MasterCard® Card issued in the Canada region qualify for the Consumer interchange rate programs (see pages 117 – 118).

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Premium Merchant UCAF	1.85% + USD 0.00	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Consumer Super Premium Cards

The following interregional consumer super premium interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard consumer super premium cards issued outside the U.S., including: World MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa or Europe region), MasterCard® Black Card (issued in the Latin America/Caribbean region) and World Elite MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa or Latin America/Caribbean region). Transactions initiated with a World MasterCard® Card or a World Elite MasterCard® Card issued in the Canada region qualify for the Consumer Premium interchange rate programs (see pages 119 – 120).

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Super Premium Standard	1.98% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Super Premium Electronic	1.98% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	N/A for Restaurant, Bar, Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Super Premium Full UCAF	1.98% + USD 0.00	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Consumer Super Premium Cards

The following interregional consumer super premium interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard consumer super premium cards issued outside the U.S., including: World MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa or Europe region), MasterCard® Black Card (issued in the Latin America/Caribbean region) and World Elite MasterCard® Card (issued in the Asia/Pacific, South Asia/Middle East/Africa or Latin America/Caribbean region). Transactions initiated with a World MasterCard® Card or a World Elite MasterCard® Card issued in the Canada region qualify for the Consumer Premium interchange rate programs (see pages 119 – 120).

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Super Premium Merchant UCAF	1.98% + USD 0.00	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Commercial Cards

The following interregional commercial interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard Commercial, Business or Corporate cards, except MasterCard® Corporate World, MasterCard® Corporate World Elite, World MasterCard for Business and World Elite MasterCard for Business.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Standard	2.00% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	All commercial products eligible except MasterCard Corporate Purchasing Card, MasterCard Corporate Fleet Card, MasterCard Corporate World, MasterCard Corporate World Elite, World MasterCard for Business and World Elite MasterCard for Business.
Commercial Purchasing Standard	2.00% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card
Commercial Purchasing Data Rate 2	1.70% + USD 0.00	All except Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)	5	N/A	Electronic authorization required Magnetic stripe data not required	Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Commercial Cards

The following interregional commercial interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard Commercial, Business or Corporate cards, except MasterCard® Corporate World, MasterCard® Corporate World Elite, World MasterCard for Business and World Elite MasterCard for Business.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Purchasing Large Ticket	0.90% + USD 30.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	30	N/A	Electronic authorization required Magnetic stripe data not required	Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card



# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Commercial Premium Cards

The following interregional commercial premium interchange rate programs applies to cross-border transactions acquired in the U.S. that are initiated with MasterCard® Corporate World, MasterCard® Corporate World Elite, World MasterCard for Business or World Elite MasterCard for Business cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Premium Standard	2.00% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Electronic Cards

The following interregional MasterCard® Electronic™ interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard® Electronic™ consumer and commercial cards issued outside the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
MasterCard Electronic Consumer Card Face-to-Face	1.10% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
MasterCard Electronic Commercial Card	1.85% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	N/A	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### Maestro Cards

The following interregional Maestro interchange rate programs apply to transactions acquired in the U.S. that are initiated with Maestro® cards issued outside the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Maestro EMV Chip POS Terminals	0.60% + USD 0.00	All	N/A	N/A	PIN authorization required Magnetic stripe data required	POS terminal must be EMV Chip enabled
Maestro Magnetic Stripe PIN Verified	0.65% + USD 0.00	All	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A
Maestro Electronic Commerce Transaction	0.90% + USD 0.25	All	N/A	N/A	Electronic authorization required Magnetic stripe data not required Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer

# MasterCard U.S. and Interregional Interchange Rate Programs



## Enhanced Data Requirements

### U.S. Interchange Rates—Enhanced Data Requirements

#### Airline—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at an **Airline** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Core Value and Enhanced Value Merit 1 and Consumer Debit Merit 1	Consumer Credit Core Value and Enhanced Value Merit 3 and Consumer Debit Merit 3	Consumer Credit Core Value and Enhanced Value Merchant/Full UCAF and Consumer Debit Merchant/Full UCAF	Consumer Credit Core Value and Enhanced Value Passenger Transport and Consumer Debit Passenger Transport	Consumer Credit World T&E	Consumer Credit World Elite & World High Value Airline, World Elite & World High Value T&E Large Ticket
Passenger Name	X	X	X	X	X	X
Ticket Number	X	X	X	X	X	X
Issuing Carrier	X	X	X	X	X	X
Travel Date		X	X	X	X	X
Carrier Code		X	X	X	X	X
Service Class Code		X	X	X	X	X
City of Origin/Airport Code		X	X	X	X	X
City of Destination/Airport Code		X	X	X	X	X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Lodging—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Lodging** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Core Value and Enhanced Value Merchant/Full UCAF  and Consumer Debit Merchant/Full UCAF	Consumer Credit Core Value and Enhanced Value Travel Industries Premier Service  and Consumer Debit Travel Industries Premier Service	Consumer Credit World T&E	Consumer Credit World Elite & World High Value T&E, World Elite & World High Value T&E Large Ticket
Customer Service Toll Free (800) Number	X	X	X	X
Property Phone Number	X	X	X	X
Arrival Date	X	X	X	X
Departure Date	X	X	X	X
Folio Number	X	X	X	X
Property Phone Number	X	X	X	X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Passenger Railway—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Passenger Railway** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Core Value and Enhanced Value Merit 1 and Consumer Debit Merit 1	Consumer Credit Core Value and Enhanced Value Merit 3 and Consumer Debit Merit 3	Consumer Credit Core Value and Enhanced Value Merchant/Full UCAF and Consumer Debit Merchant/Full UCAF	Consumer Credit Core Value and Enhanced Value Public Sector and Consumer Debit Emerging Markets	Consumer Credit Public Sector	Consumer Credit World Elite & World High Value T&E, World Elite & World High Value T&E Large Ticket
Passenger Name	X	X	X	X	X	
Ticket Number	X	X	X	X	X	
Issuing Carrier	X	X	X	X	X	
Passenger Name (additional)		X	X	X	X	
Travel Date		X	X	X	X	
Start Station		X	X	X	X	
Destination Station		X	X	X	X	
Passenger Description		X	X	X	X	

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Vehicle Rental—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Vehicle Rental** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Core Value and Enhanced Value Merchant/Full UCAF  and Consumer Debit Merchant/Full UCAF	Consumer Credit Core Value and Enhanced Value Travel Industries Premier Service  and Consumer Debit Travel Industries Premier Service	Consumer Credit World T&E	Consumer Credit World Elite & World High Value T&E, World Elite & World High Value T&E Large Ticket
Rental Agreement Number	X	X	X	X
Renter Name	X	X	X	X
Rental Return City	X	X	X	X
Rental Return State/Province Code	X	X	X	X
Rental Return Country	X	X	X	X
Rental Return Location ID	X	X	X	X
Rental Return Date	X	X	X	X
Rental Checkout Date	X	X	X	X
Customer Service Toll Free (800) Number	X	X	X	X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Airline—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at an **Airline** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Passenger Name	X	X	X
Ticket Number	X	X	X
Issuing Carrier	X	X	X
Travel Date		X	X
Carrier Code		X	X
Service Class Code		X	X
City of Origin/Airport Code		X	X
City of Destination/Airport Code		X	X
Stop Over Code			X
Fare Basis Code			X
Flight Number			X
Departure Time			X
Total Fare			X

X = required data element



# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Fuel—Commercial Cards

When a transaction is conducted on a MasterCard Corporate Fleet Card at a **Fuel** merchant and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2 Petroleum	Commercial Large Ticket 1/2/3
Oil Company Brand Name	X	X	X
Purchase Time	X	X	X
Motor Fuel Information	X	X	X
Odometer Reading		X	X
Vehicle Number		X	X
Driver Number/ID Number		X	X
Product Type Code		X	X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Lodging—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Lodging** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Customer Service Toll Free (800) Number		X	X
Property Phone Number		X	X
Arrival Date		X	X
Departure Date		X	X
Folio Number		X	X
Room Rate			X
Room Tax			X
Total Room Nights			X
Fire Safety Act Indicator			X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Passenger Railway—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Passenger Railway** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Passenger Name	X	X	X
Ticket Number	X	X	X
Issuing Carrier	X	X	X
Passenger Name		X	X
Travel Date		X	X
Start Station		X	X
Destination Station		X	X
Passenger Description		X	X
Total Fare			X
Ticket Number			X
Service Type			X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Shipping/Courier—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Shipping/Courier** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2 & Large Ticket MPG 1-3	Commercial Face-to-Face	Commercial Data Rate 3	Commercial Large Ticket 1-3
Card Acceptor Tax ID	X	X	X	X	X
Customer Code		X	X	X	X
Total Tax Amount		X	X	X	X
Card Acceptor Type		X	X	X	X
Customer Code (additional)				X	X
Total Tax Amount (additional)				X	X
Service Descriptor Code				X	X
Tracking Number or Pickup Number				X	X
Shipping Net Amount				X	X
Pickup Date				X	X
Number of Packages				X	X
Package Weight				X	X
Unit of Measure				X	X
Shipping Party Information				X	X
Shipping Party Address				X	X
Shipping Party Postal Information				X	X
Shipping Party Contact				X	X
Delivery Party Information				X	X
Delivery Party Address				X	X
Delivery Party Postal Information				X	X
Delivery Party Contact				X	X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Temporary Services—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Temporary Services** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2 & Large Ticket MPG 1-3	Commercial Face-to-Face	Commercial Data Rate 3	Commercial Large Ticket 1-3
Card Acceptor Tax ID	X	X	X	X	X
Customer Code		X	X	X	X
Total Tax Amount		X	X	X	X
Card Acceptor Type		X	X	X	X
Customer Code (additional)				X	X
Employee/Temp Name/ID				X	X
Job Description				X	X
Temp Start Date				X	X
Temp Week Ending				X	X
Requestor Name or ID				X	X
Regular Hours Worked				X	X
Overtime Hours Worked				X	X
Miscellaneous Expenses				X	X
Regular Hours Rate				X	X
Overtime Hours Rate				X	X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Various—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card or Corporate Purchasing Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at **All Merchants except T&E, Shipping/Courier or Temporary Services** or a Corporate Fleet Card at **All Merchants except Fuel, T&E, Shipping/Courier or Temporary Services** and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2 & Large Ticket MPG 1-3	Commercial Face-to-Face	Commercial Data Rate 3	Commercial Large Ticket 1/2/3
Card Acceptor Tax ID	X	X	X	X	X
Customer Code		X	X	X	X
Total Tax Amount		X	X	X	X
Card Acceptor Type		X	X	X	X
Product Code				X	X
Item Description				X	X
Item Quantity				X	X
Item Unit of Measure				X	X
Extended Item Amount				X	X
Debit or Credit Indicator				X	X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Vehicle Rental—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Vehicle Rental** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Rental Agreement Number		X	X
Renter Name		X	X
Rental Return City		X	X
Rental Return State/Province Code		X	X
Rental Return Country		X	X
Rental Return Location ID		X	X
Rental Return Date		X	X
Rental Checkout Date		X	X
Customer Service Toll Free (800) Number		X	X
Rental Location City			X
Rental Location State/Province			X
Rental Location Country			X
Rental Class ID			X
Tax Exempt Indicator			X
Days Rented			X

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates—Enhanced Data Requirements

### Various—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at **All Merchants** or a Corporate Fleet Card at **All Merchants except Fuel** and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial	Commercial
	Purchasing Large Ticket	Purchasing Data Rate 2
Card Acceptor Tax ID	X	X
Customer Code		X
Total Tax Amount		X

X = required data element



## Glossary of Terms

### **Acquirer**

A MasterCard member financial institution that maintains the merchant relationship and acquires the data relating to a transaction from the merchant or card acceptor.

### **Card acceptor business code/merchant category code (MCC)**

A 4-digit numerical representation of the type of business in which the card acceptor (merchant) engages.

### **Cardholder-activated terminal/automated fuel dispenser (CAT/AFD)**

A cardholder-activated terminal (usually unattended) used to accept payment for dispensing a product or providing a service when activated by the cardholder, for example, automated fuel dispenser.

### **Clearing**

The process of exchanging financial transaction detail between an acquirer and an issuer to facilitate posting of a cardholder's account and reconciliation of a customer's settlement position. See GCMS (Global Clearing Management System.)

### **Core Value cards**

Refers to Standard, Gold MasterCard, or Platinum MasterCard consumer credit cards that are either not enrolled in, or do not meet the requirements of, the Enhanced Value Program.

### **EMV chip card**

A payments card containing a computer chip with memory and processing capabilities used to store cardholder account data and process payment data. Also called an Integrated Circuit Card or a Smart Card.

### **Enhanced data**

Transaction-level data required for select interchange rate programs, card products, or merchant categories. Examples include airline itinerary data, fuel transaction data, and itemized purchase data.

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



## **Enhanced Value Program**

Refers to Standard, Gold MasterCard, or Platinum MasterCard consumer credit cards that are both enrolled in, and meet the requirements of, the Enhanced Value Program.

## **Face-to-face**

A transaction where the card, cardholder, and merchant representative are all present at the time of the transaction.

## **Global Clearing Management System (GCMS)**

A centralized clearing facility owned and operated by MasterCard for the daily processing and routing of financial transactions between MasterCard and its member financial institutions.

## **Interchange Rate**

An interchange rate is typically presented as %+\$, and is used to calculate the interchange fee that will apply to a transaction. The interchange fee is calculated by multiplying the transaction amount by the %, and then adding the per-transaction \$ fee. For example, if the interchange rate is 1.50% + USD 0.10, and the transaction amount is USD 100, then the calculated interchange fee = (USD 100 x 1.50%) + USD 0.10 = USD 1.60. The interchange fee on a purchase transaction flows from the acquirer to the issuer. The interchange fee on a refund/return transaction flows from the issuer to the acquirer.

## **Issuer**

A member financial institution that issues payments cards bearing the MasterCard brand to cardholders.

## **Magnetic stripe data**

The magnetically encoded stripe on the plastic card that contains information pertinent to the cardholder account. See also EMV Chip Card and Transponder.

## **MCC**

See card acceptor business code/merchant category code.

## **Mail Order/Telephone Order (MO/TO)**

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



Refers to the Card Acceptor Business codes (MCCs) designated for direct marketing merchants.

## **MasterCard Payments Gateway (MPG)**

Refers to the gateway hosted by MasterCard and used for routing and settling commercial e-payments between buyers and sellers.

## **Personal Identification Number (PIN)**

A four to twelve character alphanumeric code that enables an issuer to authenticate the cardholder to approve an ATM or point-of-sale transaction.

## **Recurring Payment**

Payment by an issuer to an acquirer on behalf of a cardholder who authorizes a merchant to bill the cardholder's account on a recurring basis (such as monthly or quarterly). The amount of each payment may be the same or may fluctuate.

## **Travel and Entertainment (T&E)**

Refers to the card acceptor business codes/merchant category codes (MCCs) relating to travel and entertainment (including Airline, Vehicle Rental, Lodging, Passenger Railway, Restaurants, etc.)

## **Transponder**

A device that uses radio frequency signals to exchange identification information with cardholder-activated terminals or other point-of-sale devices to initiate a transaction.

## **Universal Cardholder Authentication Field (UCAF)**

A field to support a universal, multipurpose data transport infrastructure that MasterCard uses to communicate authentication information among cardholders, merchants, issuers and acquirers when conducting an e-commerce/Internet transaction.